

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2005 045936

2005 JUN -6 AM 9:27

**SATISFACTION OF MORTGAGE**

MICHAEL A. BROWN  
RECORDER

**THIS CERTIFIES** that a certain Mortgage executed by Richard Bernat, Jr. and Robyn D. Bernat, husband and wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on April 10, 1998 in the amount of \$112,500.00 and recorded as Document No. 98031065 in the Recorder's Office of Lake County, Indiana, has been fully paid and satisfied and the same is hereby released.

**IN WITNESS WHEREOF**, said Citizens Financial Services, FSB, has caused this instrument to be signed by its Assistant Vice President and attested by its Assistant Secretary, this May 23, 2005.

**CITIZENS FINANCIAL SERVICES, FSB**

Attest:

Paul G. Starkey  
Paul G. Starkey, Assistant Secretary

Dawn Wurtzbacher  
Dawn Wurtzbacher, Assistant Vice President

State of Indiana }  
                          } SS:  
County of Lake    }

Before me, the undersigned, a Notary Public in and for said County, this *May 23, 2005*, personally appeared Dawn Wurtzbacher and Paul G. Starkey, personally known to me to be the Assistant Vice President and Assistant Secretary, respectively, of Citizens Financial Services, FSB, and severally acknowledged that as such officers, they signed and delivered the annexed satisfaction of mortgage, pursuant to the authority of the Board of Directors of said corporation, as their free and voluntary act and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

**WITNESS MY HAND** and official seal

My Commission Expires: November 11, 2010  
County of Residence: Lake

Rebecca Sanders  
Rebecca Sanders, Notary Public

THIS INSTRUMENT PREPARED BY:  
Citizens Financial Services, FSB  
5311 Hohman Ave., Hammond, IN 46320

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HOUR OF

9:2005 2514  
Bernat, Jr.

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